

REMARKS

The Office Action was based on Claims 1-27. This response amends Claims 1, 3, 5, 11, 15, 18 and 24. Thus, after entry of this response, Claims 1-27 are pending and are presented for further consideration.

Response to Rejection of Claims 1-12, 15, 16, 18, 19, and 24-27 Under 35 U.S.C. § 102(b)

Claims 1 – 19 and 24 – 27 were rejected under 35 U.S.C. § 102(b) as being anticipated by Bogosian (U.S. Patent No. 6,760,470). Claims 20 – 23 were rejected under 35 U.S.C. § 103 as being obvious in view of Bogosian. After carefully reviewing the Bogosian reference, the Applicant notes that Bogosian fails to disclose or teach a method of determining the accuracy of a check identifier that includes the combination of asking for the identifier to be input again when it fails to match a checking account record and accepting the identifier without requesting additional entry of check identifier information when it does match the record. For at least this reason, Bogosian does not disclose nor teach each and every limitation of Claim 1 as amended.

Claims 2-4

Claims 2-4, which depend from Claim 1, are patentably distinguished from Bogosian for at least the same reasons articulated with respect to Claim 1, and because of the additional features recited therein.

Claim 5

Claim 5 is patentably distinguished from Bogosian for reasons similar to those set forth with respect to Claim 1, and because of the additional features recited therein.

Claims 6-10

Claims 6-10, which depend from Claim 5, are patentably distinguished from Bogosian for at least the same reasons articulated with respect to Claim 5, and because of the additional features recited therein.

Claim 11

Claim 11 is patentably distinguished from Bogosian for reasons similar to those set forth with respect to Claim 1, and because of the additional features recited therein.

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Claims 12-14

Claims 12-14, which depend from Claim 11, are patentably distinguished from Bogosian for at least the same reasons articulated with respect to Claim 11, and because of the additional features recited therein.

Claim 15

Claim 15 is patentably distinguished from Bogosian for reasons similar to those set forth with respect to Claim 1, and because of the additional features recited therein.

Claim 16

Claim 16, which depends from Claim 15, is patentably distinguished from Bogosian for at least the same reasons articulated with respect to Claim 15, and because of the additional features recited therein.

Claim 17

Claim 17, which depends from Claim 15, is patentably distinguished from Bogosian for at least the same reasons articulated with respect to Claim 15, and because of the additional features recited therein.

Claim 18

Claim 18 is patentably distinguished from Bogosian for reasons similar to those set forth with respect to Claim 1, and because of the additional features recited therein.

Claim 19

Claim 19, which depends from Claim 18, is patentably distinguished from Bogosian for at least the same reasons articulated with respect to Claim 18, and because of the additional features recited therein.

Claim 20

Claim 20 is patentably distinguished from Bogosian for reasons similar to those set forth with respect to Claim 1 and because of the additional features recited therein.

Claims 21-23

Claims 21-23, which depend from Claim 20, are patentably distinct from Bogosian for at least the same reasons articulated with respect to Claim 20 and because of additional features recited therein.

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Claim 24

Claim 24 is patentably distinguished from Bogosian for reasons similar to those set forth with respect to Claim 1, and because of the additional features recited therein.

Claim 25

Claim 25, which depends from Claim 24, is patentably distinguished from Bogosian for at least the same reasons articulated with respect to Claim 24, and because of the additional features recited therein.

Claim 26

Claim 26 is patentably distinguished from Bogosian for reasons similar to those set forth with respect to Claim 1, and because of the additional features recited therein.

Claim 27

Claim 27, which depends from Claim 26, is patentably distinguished from Bogosian for at least the same reasons articulated with respect to Claim 26, and because of the additional features recited therein.

No Disclaimers or Disavowals

Although the present communication may include alterations to the application or claims, or characterizations of claim scope or referenced art, the Applicants are not conceding in this application that previously pending claims are not patentable over the cited references. Rather, any alterations or characterizations are being made to facilitate expeditious prosecution of this application. The Applicants reserve the right to pursue at a later date any previously pending or other broader or narrower claims that capture any subject matter supported by the present disclosure, including subject matter found to be specifically disclaimed herein or by any prior prosecution. Accordingly, reviewers of this or any parent, child or related prosecution history shall not reasonably infer that the Applicants have made any disclaimers or disavowals of any subject matter supported by the present application.

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CONCLUSION

In light of the foregoing amendments and remarks, Applicant submits that Claims 1-27 are in condition for allowance, and such action is earnestly solicited. Please charge any additional fees, including any fees for additional extension of time, or credit overpayment to Deposit Account No. 11-1410.

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Respectfully submitted,

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